



Order Filed on October 21, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

STERN & EISENBERG, PC
1040 N. Kings Highway, Suite 407
Cherry Hill, New Jersey 08034
Telephone: (609) 397-9200
Facsimile: (856) 667-1456
Attorneys for: Arvest Central Mortgage Company

In Re:

Jesus V Parado Jr.

Debtor

Case Number: 18-19033-CMG

Judge: Christine M Gravelle

Hearing Date(s): October 20, 2021

Chapter: 13

Recommended Local Form

☐ Followed

☒ Modified

**ORDER RESOLVING MOTION TO VACATE STAY
AND/OR MOTION TO DISMISS
WITH CONDITIONS**

The relief set forth on the following pages, numbered two (2) through four (4) is **ORDERED**.

DATED: October 21, 2021

A handwritten signature in black ink, appearing to read "Christine M. Gravelle".

Honorable Christine M. Gravelle
United States Bankruptcy Judge

Applicant: Arvest Central Mortgage Company
Applicant's Counsel: Steven Kelly
Debtor's Counsel: Candyce Ilene Smith-Sklar
Property Involved ("Collateral"): 31 State Park Drive, Titusville, NJ 08560

Relief sought: ☒ Motion for relief from the automatic stay
☐ Motion to dismiss
☐ Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

- ☒ The Debtor is overdue for **5** months, from **06/01/2021** to **10/01/2021**.
- ☒ The Debtor is overdue for **4** payments at **\$2,380.13** per month and **1** payment at **\$2,431.00**.
- ☐ The Debtor is assessed for ____ late charges at \$ _____ per month.
- ☒ Applicant acknowledges receipt of funds in the amount of **\$1,000.00**, which were in Debtor's Suspense Balance at the time the Motion was filed.

Total Arrearages Due: **\$10,951.52**.

2. Debtor must cure all post-petition arrearages, as follows:

- ☒ Immediate payment shall be made in the amount of **\$3,000.00** received. Payment shall be made no later than **ten (10) days after entry of this Order**.
- ☒ Beginning on **11/01/2021**, regular monthly mortgage payments shall continue to be made in the

amount of **\$2,431.00**, or as adjusted by any timely filed Notice of Mortgage Payment Change under Fed. R. Bankr. P. 3002.1(b).

☐ Beginning on _____, additional monthly cure payments shall be made in the amount of \$_____ for _____ months.

☒ The amount of **\$7,951.52** shall be capitalized in the debtor's Chapter 13 plan. Debtor must file a Modified Plan within fifteen (15) days upon entry of this Order to address the addition of the post-petition arrears set forth above. Debtor and Movant hereby authorize the Chapter 13 Standing Trustee to make any and all distributions to the Movant of the aforementioned post-petition arrears from funds available.

3. Payments to the Secured Creditor shall be made to the following address(es):

- ☒ Immediate payment: **Arvest Central Mortgage Company**
801 John Barrow Road, Suite #1
Little Rock, Arkansas 72203
- ☒ Regular monthly payment: **Arvest Central Mortgage Company**
801 John Barrow Road, Suite #1
Little Rock, Arkansas 72203
- ☒ Monthly cure payment: **Arvest Central Mortgage Company**
801 John Barrow Road, Suite #1
Little Rock, Arkansas 72203

4. In the event of Default:

☒ If the Debtor fails to make the immediate payment specified above or fails to make any regular monthly payment or the additional monthly cure payment within thirty (30) days of the date the payments are due, then the Secured Creditor may obtain an Order Vacating the Automatic Stay as to the Collateral by filing, with the Bankruptcy Court, a Certification specifying the Debtor's failure to comply with this Order. At the time the Certification is filed with the court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and the Debtor's attorney.

☐ If the bankruptcy case is dismissed, or if the automatic stay is vacated, the filing of a new bankruptcy case will not act to impose the automatic stay against the Secured Creditor's opportunity to proceed against its Collateral without further Order of the Court.

5. Award of Attorneys' Fees:

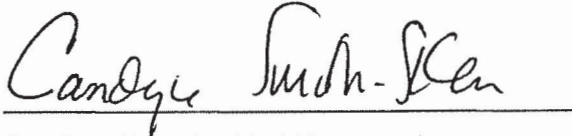
☒ The Applicant is awarded attorneys' fees of **\$1,050.00**, and costs of **\$188.00**.

The fees and costs are payable:

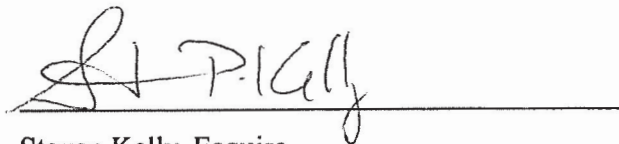
☒ through the Chapter 13 plan.

☐ to the Secured Creditor within _____ days.

☐ Attorneys' fees are not awarded.



Candyce Ilene Smith-Sklar, Esquire
Counsel for Debtor



Steven Kelly, Esquire
STERN & EISENBERG, PC
Attorney for Movant